IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Valerian A. Karlski Renee J. Karlski fka Renee J. Agostini Debtor(s)

JPMorgan Chase Bank, N.A. *Movant*,

V.
Valerian A. Karlski
Renee J. Karlski
fka Renee J. Agostini
Ronda J. Winnecour, Esq., Trustee
Respondent.

Case No. 15-24514-GLT

Chapter: 13

Related to Claim No. N/A

ORDER

AND NOW, this 25th day of January, 2017, upon consideration of the *NOTICE OF MORTGAGE PAYMENT CHANGE* filed by *JPMorgan Chase Bank*, *N.A.* at Claim No. N/A in the above–captioned bankruptcy case,

It is hereby *ORDERED* that *on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change* was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an AMENDED CHAPTER 13 PLAN;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an *OBJECTION* to the *Notice of Mortgage Payment Change* as stated, and shall self–schedule a hearing on the matter pursuant to the Court's procedures.

The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

Gregory I. Taddonio, Judge United Staros Bankruptcy Court

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United States Bankruptcy Court Western District of Pennsylvania

In re: Valerian A. Karlski Karlski Renee J. Debtors

Case No. 15-24514-GLT Chapter 13

Date Rcvd: Jan 25, 2017

CERTIFICATE OF NOTICE

District/off: 0315-2 User: culy Page 1 of 1

Form ID: 237 Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017.

db/idb

+Valerian A. Karlski, Renee J. Karlski, PO Box 89, Monessen, PA JPMorgan Chase Bank, N.A., Chase Records Ctr. Attn: Correspondence, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203 Monessen, PA 15062-0089

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. TOTAL: 0 NONE.

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association $\verb|agornall@goldbecklaw.com|, bkgroup@goldbecklaw.com|; bkgroup@kmllawgroup.com|$

Brian C. Thompson on behalf of Debtor Valerian A. Karlski bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;LaurenKelly@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgille spie@thompsonattorney.com;azema@ecf.inforuptcy.com;noreply@thompsonattorney.com;mhodge@thompsonat tornev.com

Brian C. Thompson on behalf of Joint Debtor Renee J. Karlski bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;LaurenKelly@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgille spie@thompsonattorney.com;azema@ecf.inforuptcy.com;noreply@thompsonattorney.com;mhodge@thompsonat torney.com

Brian C. Thompson on behalf of Plaintiff Renee J. Karlski bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;LaurenKelly@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgille spie@thompsonattorney.com;azema@ecf.inforuptcy.com;noreply@thompsonattorney.com;mhodge@thompsonat torney.com

on behalf of Plaintiff Valerian A. Karlski bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;LaurenKelly@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgille spie@thompsonattorney.com;azema@ecf.inforuptcy.com;noreply@thompsonattorney.com;mhodge@thompsonat torney.com

JPMorgan Chase Bank, National Association James Warmbrodt on behalf of Creditor bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Roger P. Poorman on behalf of Defendant First Commonwealth Bank rpoorman@lenderlaw.com

Roger P. Poorman First Commonwealth Bank rpoorman@lenderlaw.com on behalf of Creditor

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 11